

**UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF MISSOURI
EASTERN DIVISION**

In The Matter Of:)	
)	Case Number 18-43371-399
Stephen Paul Amelong)	
)	
Debtor,)	Chapter 13
)	
U.S. Bank Trust National Association, as)	
Trustee of the BKPL Series I trust)	
)	
Creditor,)	
)	

Property Address: 1036 Providence Pointe, Wentzville, MO 63385

Account number: XXXXXX6107

Court Claim Number: 2

RESPONSE TO NOTICE OF FINAL CURE PAYMENT

As contemplated by Fed. R. Bankr. Proc. 3002

U.S. Bank Trust National Association, as Trustee of the BKPL Series I trust ("Creditor") hereby responds to that certain Notice of Final Cure Payment dated **September 24, 2020** and filed as Docket Number **84**

Pre-Petition Default Payments

- ☒ Agrees that the full amount required to cure the default on the Creditor's claim has been paid.
- ☐ Disagrees that the full amount required to cure the default on the Creditor's claim has been paid and states the total amount due to cure pre-petition arrears is:

Total Amount Due:

Attached as an Exhibit is an itemized account of the pre-petition amounts that remain unpaid as of the date of this statement.



Post-Petition Default Payments

- ☐ Agrees the loan is current with respect to all payments consistent with Section 1322(b)(5) of the Bankruptcy Code.
- ☒ Disagrees that the loan is current with respect to all payments consistent with Section 1322(b)(5), and states that the total amount due to cure the post-petition arrears is:

Total Amount Due: \$3,071.45

Itemized payment history:

If Creditor disagrees with respect to Pre-Petition Default Payments or Post-Petition Default Payments, attached as an Exhibit is an itemized account of the amounts that remain unpaid as of the date of the Cure Notice. The amounts outstanding identified do not reflect amounts that become due or may become due after the date of the Cure Notice, including any fees that may have been incurred in the preparation, filing, or prosecution of this Response to the Cure Notice.

The amounts identified as due on this response may not, due to timing, reflect all payments sent to the Creditor as of the date of the Cure Notice. In addition, the amounts due may include payments reflected in the Cure Statement but which have not yet been received and/or processed by the Creditor.

Dated October 13, 2020

Respectfully Submitted,
Millsap & Singer, LLC

/s/ Stewart C. Bogart

Cynthia M. Kern Woolverton, #47698, #47698MO
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Attorneys for U.S. Bank Trust National Association,
as Trustee of the BKPL Series I trust



CERTIFICATE OF SERVICE

I certify that a true and correct copy of the foregoing document was filed electronically on October 13, 2020, with the United States Bankruptcy Court, and has been served on the parties in interest via e-mail by the Court pursuant to CM/ECF as set out on the Notice of Electronic filing as issued by the Court or in the alternative has been served by depositing a true and correct copy of same enclosed in a postage prepaid, properly addressed envelope, in a post office official depository under the exclusive care and custody of the United States Postal Service within the state of Missouri on those parties directed by the Court on the Notice of Electronic Filing issued by the Court as required by the Federal Rules of Bankruptcy Procedure and the Local Rules of the United States Bankruptcy Court.

/s/ Stewart C. Bogart

Electronic Mail Notice List

The following is the list of attorneys who are currently on the list to receive e-mail notices for this case.

Jack Justin Adams
contact@thinkadamslaw.com

Diana S. Daugherty
standing_trustee@ch13stl.com

Office of the United States Trustee

Manual Notice List

The following is a list of parties who are not on the list to receive e-mail notices for this case (who therefore require manual noticing).

Stephen Paul Amelong
1036 Providence Pointe Drive
Wentzville, MO 63385



323 Fifth Street, P O Box 35, Eureka, CA 95501



REINSTATEMENT LETTER

To:	Marissa Fuller	From:	Payoff Department
Fax:		Pages:	
Date:		Date:	09/28/20
Re:	- Amelong	CC:	

Good to 10/15/20

1	PAYMENT DUE 09/01/20	\$1,473.43	1,473.43 **
1	PAYMENT DUE 10/01/20	\$1,598.02	1,598.02 **
	OWED BY BORROWER	(Escrow)	588.41

REINSTATEMENT TOTAL

~~\$3,659.86~~ ****\$3,071.45**

****Payments Include Escrow**

The following figures are subject to final verification by the note holder. The mortgagee reserves the right to withhold the issuance of the satisfaction of mortgage until all funds due are received by our office.

PAY OFF INSTRUCTIONS/INFORMATION:

- Pay off figures are subject to change so please call **800-603-0836** to update these figures prior to remitting funds.
- Funds received after 12:00 noon will be processed on the next business day and interest will be charged through that date.
- All pay off figures are subject to clearance of funds in transit. The pay off is subject to final audit when presented.
- Please provide the borrower's forwarding address so any overpayment or refund can be directly mailed to the borrower.
- We will prepare the release of our interest in the property after all funds have cleared.

REMITTANCE INFORMATION:

Make checks payable to: BKPL Series I Trust

Mailing Address:

SN Servicing Corporation
BKPL Series I Trust
PO BOX 660820
DALLAS, TX 75266-0820

Express Mail Address:

Bank of Texas
c/o Remittance Services, Dept 41548
2200 N Highway 121
Grapevine, TX 76051

Wiring Instructions: Lockbox # [REDACTED] ABA # [REDACTED] Investor ID: [REDACTED] Investor Name: BKPL Series I Trust

Anealong						Interest Method: Arrears 5.625% **Borrower pays Ongoing / Arreages cured 2019 via Loan Mod effective 10/01/15										
Loan						Interest Rate: **BK Filed 05/22/18 - Case #18-43371										
Trans Date	Days	Due Date / Description	Transacti on Amt	P&L Amt Pd	Mo Acc Int	Cum Acc Int	Pd Interest	Principal	Escrow Bal	Escrow Dist/pmt	Post Mod Arreages & PPN Funds	Post Mod Arreages & PPN Funds	Late Balance	Late Fees/pmt s	Suspense	Prin Bal
10/01/19		LOAN MOD EFFECTIVE	0.00	0.00	0.00	0.00	0.00	0.00	23.57	0.00	0.00	0.00	0.00	0.00	866.57	154,100.18
10/07/19		PPFN Pmt	4.19	0.00	0.00	0.00	0.00	0.00	23.57	0.00	4.19	4.19	0.00	0.00	866.57	154,100.18
10/07/19		PPFN Pmt	2.11	0.00	0.00	0.00	0.00	0.00	23.57	0.00	6.30	2.11	0.00	0.00	866.57	154,100.18
10/07/19		Arrears	859.60	0.00	0.00	0.00	0.00	0.00	23.57	0.00	859.60	859.60	0.00	0.00	866.57	154,100.18
11/07/19		PPFN Pmt	4.19	0.00	0.00	0.00	0.00	0.00	23.57	0.00	870.09	4.19	0.00	0.00	866.57	154,100.18
11/07/19		PPFN Pmt	2.11	0.00	0.00	0.00	0.00	0.00	23.57	0.00	872.20	2.11	0.00	0.00	866.57	154,100.18
11/07/19		Arrears	859.11	0.00	0.00	0.00	0.00	0.00	23.57	0.00	1731.31	859.11	0.00	0.00	866.57	154,100.18
11/12/19		Insurance Disb	0.00	0.00	0.00	0.00	0.00	0.00	(23.57)	(47.14)	1731.31	0.00	0.00	0.00	866.57	154,100.18
11/22/19	30	10/01/19	1,494.02	1,003.63	722.34	722.34	722.34	281.29	466.82	490.39	1731.31	0.00	0.00	0.00	866.57	153,818.89
11/25/19		Tax Disb	0.00	0.00	0.00	0.00	0.00	0.00	(1,347.33)	(1,814.15)	1731.31	0.00	0.00	0.00	866.57	153,818.89
11/29/19		Insurance Disb	0.00	0.00	0.00	0.00	0.00	0.00	(1,394.47)	(23.57)	1731.31	0.00	0.00	0.00	866.57	153,818.89
12/12/19		Insurance Disb	0.00	0.00	0.00	0.00	0.00	0.00	(1,394.47)	(23.57)	1731.31	0.00	0.00	0.00	866.57	153,818.89
12/23/19	30	11/01/19	1,494.02	1,003.63	721.03	721.03	721.03	282.60	(904.08)	490.39	1731.31	0.00	0.00	0.00	866.57	153,536.29
01/07/20		PPFN Pmt	8.40	0.00	0.00	0.00	0.00	0.00	(904.08)	0.00	1739.71	8.40	0.00	0.00	866.57	153,536.29
01/07/20		PPFN Pmt	4.22	0.00	0.00	0.00	0.00	0.00	(904.08)	0.00	1743.93	4.22	0.00	0.00	866.57	153,536.29
01/07/20		Arrears	1,717.06	0.00	0.00	0.00	0.00	0.00	(904.08)	0.00	3460.99	1717.06	0.00	0.00	866.57	153,536.29
01/27/20	30	12/01/19	1,493.04	1,003.63	719.70	719.70	719.70	283.93	(413.69)	490.39	3460.99	0.00	0.00	0.00	865.59	153,252.36
01/29/20		Insurance Disb	0.00	0.00	0.00	0.00	0.00	0.00	(437.26)	(23.57)	3460.99	0.00	0.00	0.00	865.59	153,252.36
02/05/20		Arrears	858.34	0.00	0.00	0.00	0.00	0.00	(437.26)	0.00	4319.33	858.34	0.00	0.00	865.59	153,252.36
02/05/20		PPFN Pmt	4.20	0.00	0.00	0.00	0.00	0.00	(437.26)	0.00	4323.53	4.20	0.00	0.00	865.59	153,252.36
02/05/20		PPFN Pmt	2.11	0.00	0.00	0.00	0.00	0.00	(437.26)	0.00	4323.53	2.11	0.00	0.00	865.59	153,252.36
03/03/20		Arrears	858.20	0.00	0.00	0.00	0.00	0.00	(437.26)	0.00	5183.84	858.20	0.00	0.00	865.59	153,252.36
03/03/20		PPFN Pmt	2.11	0.00	0.00	0.00	0.00	0.00	(437.26)	0.00	5185.95	2.11	0.00	0.00	865.59	153,252.36
03/03/20		PPFN Pmt	4.21	0.00	0.00	0.00	0.00	0.00	(437.26)	0.00	5190.16	4.21	0.00	0.00	865.59	153,252.36
03/09/20	30	01/01/20	1,493.04	1,003.63	718.37	718.37	718.37	285.26	53.13	490.39	5190.16	0.00	0.00	0.00	864.61	152,967.10
03/23/20		Insurance Disb	0.00	0.00	0.00	0.00	0.00	0.00	29.56	(23.57)	5190.16	0.00	0.00	0.00	864.61	152,967.10
03/24/20		Insurance Disb	0.00	0.00	0.00	0.00	0.00	0.00	5.99	(23.57)	5190.16	0.00	0.00	0.00	864.61	152,967.10
04/06/20		PPFN Pmt	4.21	0.00	0.00	0.00	0.00	0.00	5.99	0.00	5194.37	4.21	0.00	0.00	864.61	152,967.10
04/06/20		PPFN Pmt	2.11	0.00	0.00	0.00	0.00	0.00	5.99	0.00	5196.48	2.11	0.00	0.00	864.61	152,967.10
04/06/20		Arrears	858.09	0.00	0.00	0.00	0.00	0.00	5.99	0.00	6054.57	858.09	0.00	0.00	864.61	152,967.10
04/22/20	30	02/01/20	1,500.00	1,003.63	717.03	717.03	717.03	286.60	496.38	490.39	6054.57	0.00	0.00	0.00	870.59	152,680.50
04/22/20		Insurance Disb	0.00	0.00	0.00	0.00	0.00	0.00	472.81	(23.57)	6054.57	0.00	0.00	0.00	870.59	152,680.50
04/22/20	30	03/01/20	2,753.91	1,003.63	715.69	715.69	715.69	287.94	942.61	469.80	6054.57	0.00	0.00	0.00	2,151.07	152,392.56
05/05/20		PPFN Pmt	0.00	1,003.63	714.34	714.34	714.34	289.29	1,412.41	469.80	6054.57	0.00	0.00	0.00	677.64	152,103.27
05/05/20		PPFN Pmt	4.21	0.00	0.00	0.00	0.00	0.00	1,412.41	0.00	6058.78	4.21	0.00	0.00	677.64	152,103.27
05/05/20		PPFN Pmt	2.11	0.00	0.00	0.00	0.00	0.00	1,412.41	0.00	6060.89	2.11	0.00	0.00	677.64	152,103.27
05/05/20		Arrears	858.02	0.00	0.00	0.00	0.00	0.00	1,412.41	0.00	6518.91	858.02	0.00	0.00	677.64	152,103.27
05/18/20		Insurance Disb	0.00	0.00	0.00	0.00	0.00	0.00	1,388.84	(23.57)	6518.91	0.00	0.00	0.00	677.64	152,103.27
06/08/20		LOAN BOARDDED TO SN	0.00	0.00	0.00	0.00	0.00	0.00	1,388.84	0.00	6518.91	0.00	0.00	0.00	677.64	152,103.27
06/19/20	30	05/01/20	1,500.00	1,003.63	712.98	712.98	712.98	290.65	1,868.64	469.80	6518.91	0.00	0.00	0.00	704.21	151,812.62
07/28/20	30	06/01/20 - debit difference from escrow	299.42	1,003.63	711.62	711.62	711.62	292.01	1,559.22	(299.42)	6518.91	0.00	0.00	0.00	(0.00)	151,520.61
08/17/20		Insurance Disb	0.00	0.00	0.00	0.00	0.00	0.00	(2,450.78)	(4,010.00)	6518.91	0.00	0.00	0.00	(0.00)	151,520.61
08/17/20	30	07/01/20	1,473.43	1,003.63	710.25	710.25	710.25	293.38	(1,980.98)	469.80	6518.91	0.00	0.00	0.00	(0.00)	151,227.24
08/25/20		Insurance Disb	0.00	0.00	0.00	0.00	0.00	0.00	(2,051.69)	(70.71)	6518.91	0.00	0.00	0.00	(0.00)	151,227.24
09/12/20	30	08/01/20	1,473.43	1,003.63	708.88	708.88	708.88	294.75	(1,581.89)	469.80	6518.91	0.00	0.00	0.00	(0.00)	150,932.48
09/24/20		Insurance Disb	0.00	0.00	0.00	0.00	0.00	0.00	(1,605.46)	(23.57)	6518.91	0.00	0.00	0.00	(0.00)	150,932.48
			0.00	0.00	0.00	0.00	0.00	0.00	(1,605.46)	0.00	6518.91	0.00	0.00	0.00	(0.00)	150,932.48
		DUE FOR 09/01/20	0.00	0.00	0.00	0.00	0.00	0.00	(1,605.46)	0.00	6518.91	0.00	0.00	0.00	(0.00)	150,932.48
			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6518.91	0.00	0.00	0.00	(0.00)	150,932.48
			0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6518.91	0.00	0.00	0.00	(0.00)	150,932.48